(d) whether any terms of reference have been formulated; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHANTARAM POTDUKHE): (a) and (b). Yes, Sir. The Tenth Finance Commission is to be constituted not later than 17th June, 1992.

(c) to (e). Preliminary action has already been initiated and an informal Study Group, with representatives of Ministry of Finance, Planning Commission and Officers of six State Governments, has been constituted for suggesting the terms of reference for the Commission.

RBI Committee on Urban Cooperative Banks

6824. SHRI RAM PRASAD SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether a committee of Reserved Bank of India examined the issue of expansion of Urban Cooperative Banks' network all over the country;

(b) if so, the terms of reference of the committee;

(c) the findings of study and the financial position of the Urban Co-operative Banks registered and operating in Delhi under the Delhi Cooperative Societies Act; and

(d) the control of Reserve Bank of India over these banks to ensure safety of the depositors particularly that of Cooperative House Building and Group Housing Societies?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) Reserve Bank of India (RBI) has constituted a Committee under the Chairmanship of Shri S. S. Mara the to review the policy relating to licensing of new Urban Cooperative Banks and other related matters. The terms of reference of the Committee are given below:–

1. To review the present policy of Reserve Bank of India in regard to licensing of new Primary Urban Cooperative Banks.

2. To examine whether different criteria need to be laid down for organisation of banks in States which are advanced in urban cooperative banking as compared to States where the facilites have not yet developed.

3. To consider whether primary credit societies which have attained viability norms should be recognised as urban cooperative banks and if so, the conditions which should govern such recognition.

4. To examine whether the viability norms presently prescribed particularly in regard to capital adequacy need upward revision.

(c) The Committee has not submitted its report. There are 14 Urban Cooperative Banks functioning in Union Territory of Delhi at present, besides 2 banks which are under liquidation. The financial position of Urban Cooperative Banks in Union Territory of Delhi as on 30.6.1991 is given below:–

	(Rs. in lakhs)
Paid-up Capital	653.01
Reserves	6404.96
Deposits	8607.10
Borrowings	13.75
Loans & Advances	4860.45

(d) The functioning of Urban Coopera-

tive Banks is controlled by Cooperative Department of the State concerned as well as RBI. The control of RBI is exercised through its regulatory, supervisory, operational and promotional functions. One of the objectives of the control is safe guarding the interests of depositors of these banks. During the course of inspection of Urban Cooperative Bank conducted by RBI and audit done by the Cooperative Department, necessary records/books of accounts etc. are checked keeping the above point in view.

Violation of R. B. I. Directives by Commercial Banks

6825. SHRI GEORGE FERNANDES: Will the Minister os FINANCE be pleased to state:

(a) whether the commercial banks are flouting directives of Reserve Bank of India regarding operation of post shipment export credit denominated in foreign currency at international interest reads as reported in the 'Economic Times' dated 29.1.1992;

(b) if so, the details thereof; and

(c) the Government's reaction thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The Reserve Bank of India have reported that they have not come across any case of violation of their instructions in regard to US Dollar Denominated Post Shipment Export Credit.

(b) and (c). Do not arise.

Checking of Baggages of Passengers

6826. SHRI MOHAN RAWALE: Will the Minister os FINANCE pleased to state:

(a) whether the baggages of passengers travelling from Bombay to Delhi by Air India flights are checked at the airport while boarding the plane;

(b) if not, the reasons therefor; and

(c) the measures proposed to be taken in this regard to avoid any mishap?

THE MINISTER OF STATE IN THE MINISTRY FINANCE (SHRI RAMESHWAR THAKUR): (a) Yes, Sir.

(b) and (c). Does not arise in view of reply to (a) above.

[*Translation*]

Loss of Excise Duty Due to Illegal Manufacture of Television Sets

6827. SHRI DAU DAYAL JOSHI: Will the Minister of FINANCE be pleased to state:

(a) the extent of annual loss of excise duty to the Government due to illegal manufacture of television sets;

(b) whether any drive has been launched to streamline the functioning of all the Collectorates of Central Excise to check evasion of excise duty;

(c) if so, the details thereof; and

(d) the outcome thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) It is not possible to estimate the extent of loss of excise duty suffered by the Government due to illegal manufacture of television sets, as such manufacture is a clandestine activity;

(b) to (d). Pursuant to the directions issued by Central Board of Excise & Customs in November, 1991, the Collectors of Central Excise launched a concerted anti